

**NICHOLAS & HICKS, INC.**  
*(Including Affiliated Offices)*

San Francisco, CA

East Bay Area, CA

South Bay Area, CA

Sacramento, CA

Chico, CA

Redding, CA

Portland, OR

Seattle, WA

Tacoma, WA

Denver, CO

Park City, UT

Dallas, TX

Atlanta, GA

[www.nhipension.com](http://www.nhipension.com)

**NICHOLAS & HICKS, INC.**  
*Pension Consultants*

## WE ADMINISTER

401(k) Plans  
Profit Sharing Plans  
Age Weighted Profit Sharing Plans  
New Comparability Plans  
Money Purchase Pension Plans  
Defined Benefit Pension Plans  
Cash Balance Plans  
DB Carve Out Plans  
DB Floor Offset Plans  
Target Benefit Plans  
Self-Employed (Keogh)  
UNI(k)  
403(b) Non-Profit Organizations  
125 Cafeteria Plans  
SEPS and SAR-SEPS  
SIMPLES

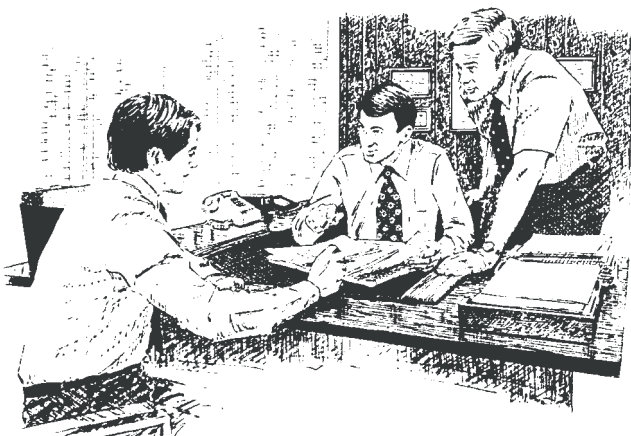
## PERSONALIZED SERVICES

Plan Design  
Plan Installation/Qualification  
Employee Booklets  
Employee Meeting  
Planning Meeting prior to year-end  
Plan Administration  
IRS/DOL Reporting  
Actuarial Services  
Trust Accounting  
Loan Preparation  
Continuing Education Seminars

## AMONG OUR CLIENTS

Accounting Firms  
Agricultural Corporations  
Architectural Firms  
Construction Companies  
Financial Institutions  
Law Firms  
Medical Corporations  
Non Profit Organizations  
Retail Firms  
Software Companies  
Trade Associations  
And many more

## TRUST



Consultants help you select the plan best suited to your particular firm.

## RETIREMENT ACCOUNTS, PENSION AND PROFIT SHARING PLANS

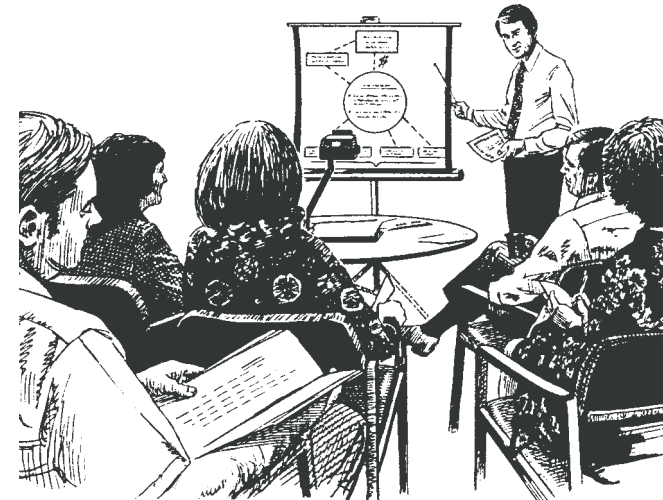
◆ **NICHOLAS & HICKS, INC.** specializes in quality pension plan administration with local service at a reasonable cost. We are a fee only, third party pension / cafeteria administration and consulting firm that does not handle any investments or insurance. We offer flexibility through individually designed retirement plans and self-directed retirement accounts. Self-directed means freedom to choose investments. We currently administer over 3000 retirement and Section 125 Cafeteria Plans for our clients throughout California, Oregon, Washington, Colorado, Utah, Texas and Georgia. Our goal is to provide excellent service to all clients by working closely with their tax and financial advisors.

◆ **NICHOLAS & HICKS, INC.** assigns each client to an administrator and a local consultant. Our administrators have over 100 years of combined experience. This provides administrative support in which we can ensure that all plan administrations are performed in a timely manner, with a high degree of expertise.

◆ **NICHOLAS & HICKS, INC.** has been recognized in the industry for excellent service. Numerous national investment companies and broker dealers have screened and accepted us onto their preferred list of service providers. In addition, we are currently ranked nationally in the top 10 by 401k Exchange.

◆ **NICHOLAS & COMPANY, INC.** is an affiliated office which administers the Section 125 Cafeteria Plans. This company is owned 100% by Warwick (Nick) Nicholas.

## CONFIDENCE



Continuing review of pension and profit sharing plans keeps your program up to date.

## EXPERTISE

### PHASE I FEASIBILITY STUDY AND DESIGN

- Collection of data concerning the company, its employees and existing benefit programs.
- Actuarial analysis of employee data to estimate costs under various pension and profit sharing plans.
- Design of a plan to meet specific requirements of the company.

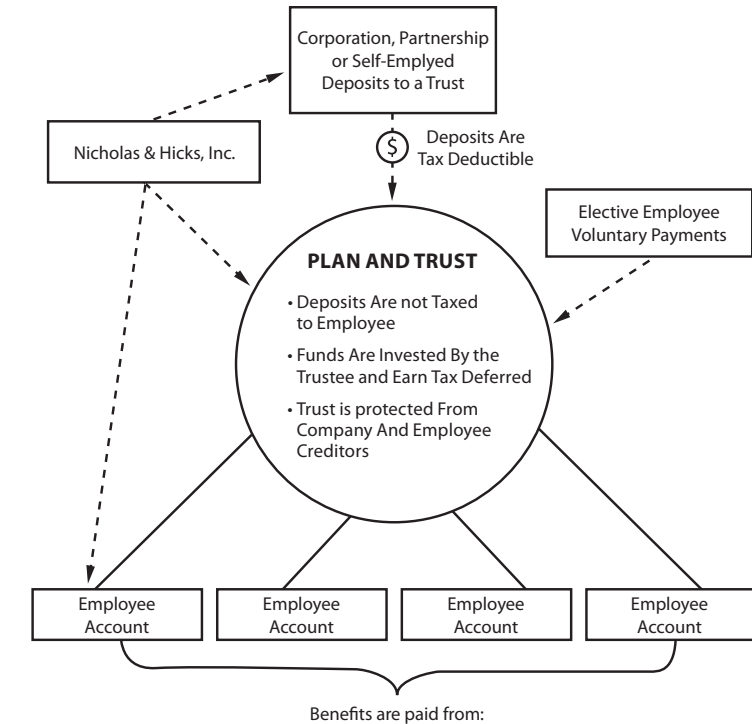
### PHASE II INSTALLATION

- Assistance in the adoption of the plan, trust agreement and board of director's resolutions, including submittal to the IRS for approval.
- Summary Plan Description - design and drafting of employee booklets used in conjunction with the plan documents.
- Binder system which includes: plan documents beneficiary, election & termination forms, submittal for a separate employer identification number and various notices.
- Employee meetings to explain and answer questions relative to the adopted plan.

### PHASE III ANNUAL CONSULTING, ACTUARIAL AND ADMINISTRATION

- Annual analysis of the plan to determine if it is meeting the desired objectives.
- Determination of contribution, discrimination testing, government reporting form 5500 with copy for CPA and client, updating of individual participant accounts, certificates of participation, summary annual reports and updating of client binder information.
- An annual meeting with the business owners and plan participants to explain and discuss any changes on the operation of the plan.

## HOW A PLAN WORKS



**Reduce your taxes, Secure your future.**

**NICHOLAS & HICKS, INC. seminars provide CONTINUING EDUCATION CREDITS.**